

FIG. 1

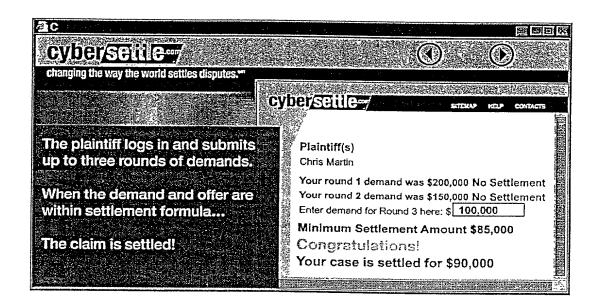


FIG. 2

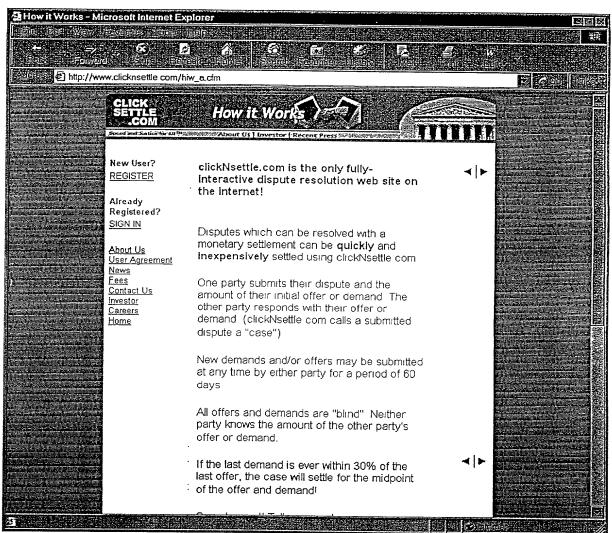


FIG. 3

FIG. 3

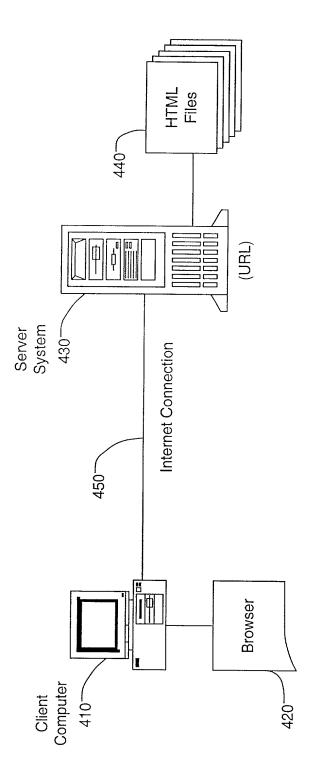


FIG. 4

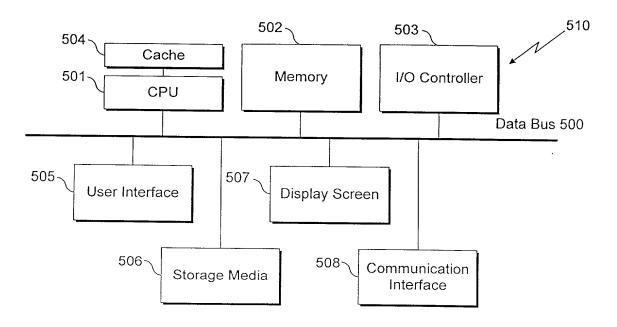


FIG. 5A

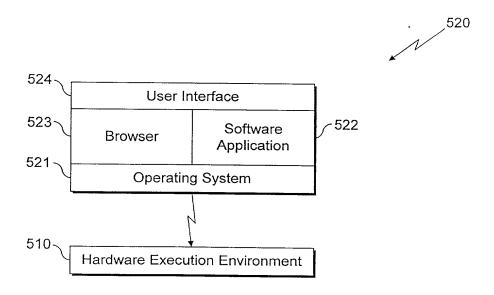


FIG. 5B

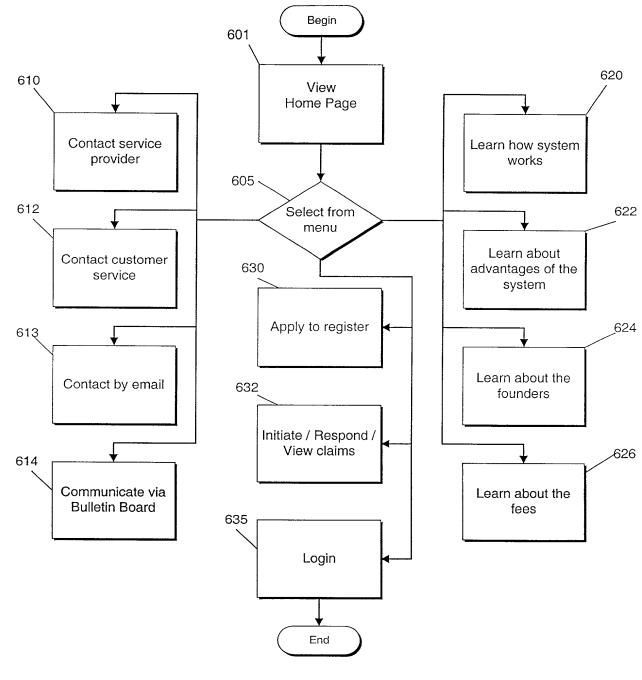
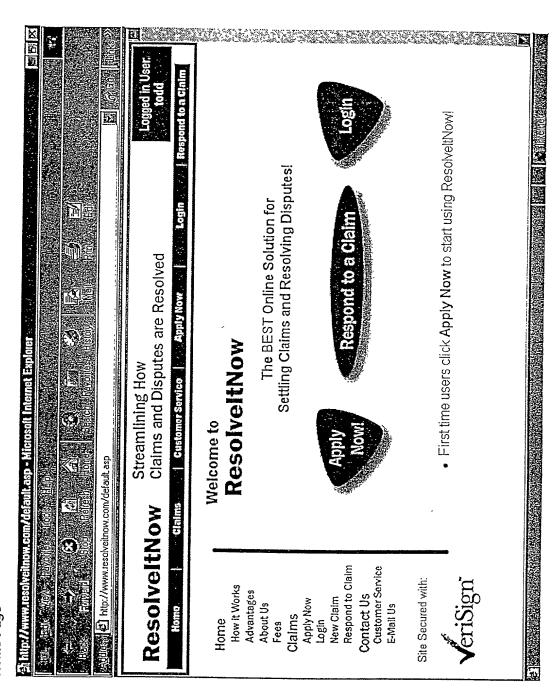


FIG. 6

#### Home Page



### How It Works

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ResolveItNow	Streamlining How Claims and Disputes are Resolved	ged in User: todd
Homo	Cialms   Customor Sorvice   Apply Now   Login   Rospond	Rospond to a Claim
•	How It Works	
Horne How it Works Advantages About Us Fees	ResolveltNow.com's blind, easy-to-use process assures total confidentiality and objectivity, with a complete paper trail. And it minimizes the roles of middlemen and the hassles of face-to-face settlement meetings and phone tag.	ity, with a -face
Claims Apply Now	How Do I Initiate a Claim?	
Login New Claim Respond to Claim	<ol> <li>Click on the Apply Now or Login button on the home page.</li> <li>Follow the simple instructions and enter basic information about the claim.</li> </ol>	
Contact Us Customer Service E-Mail Us	<ol> <li>Select a desired settlement range from the menus.</li> <li>Click on your confidential settlement range or Enter your confidential settlement offer.</li> <li>The software instantly generates a unique offer identification number and password, then contacts the other party by email and morning morning when the proposal without some contacts the other party by email and morning inviting them to proposal.</li> </ol>	offer. d, then
Site Secured with:	your offer or range.	ດດາ ເຮາຮສາກເຕີ
VeriSign	How Do I Respond To A Claim?	
)	<ol> <li>Click on the Respond to a Claim button on the home page.</li> <li>Enter your unique User ID number and password you received by mail or email.</li> </ol>	

FIG. 9

### How it Works (cont.)

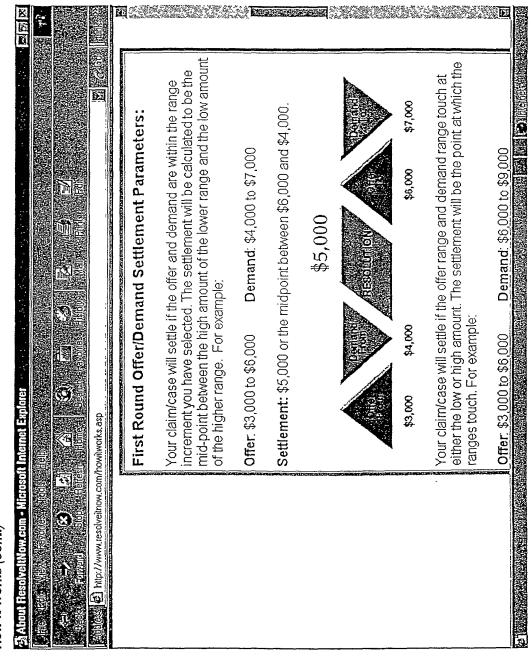
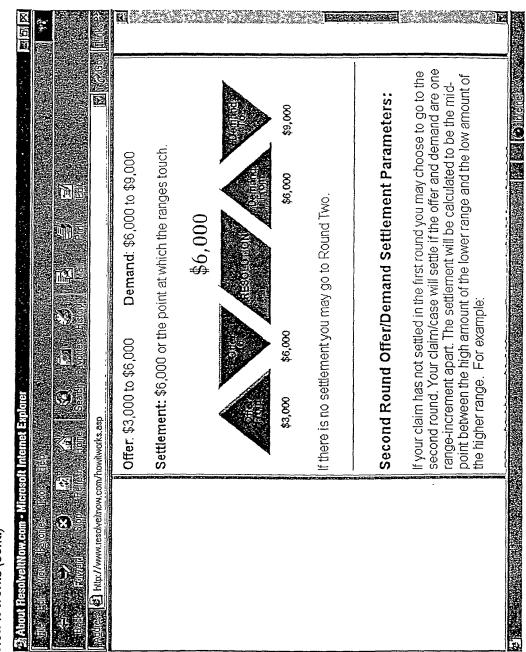


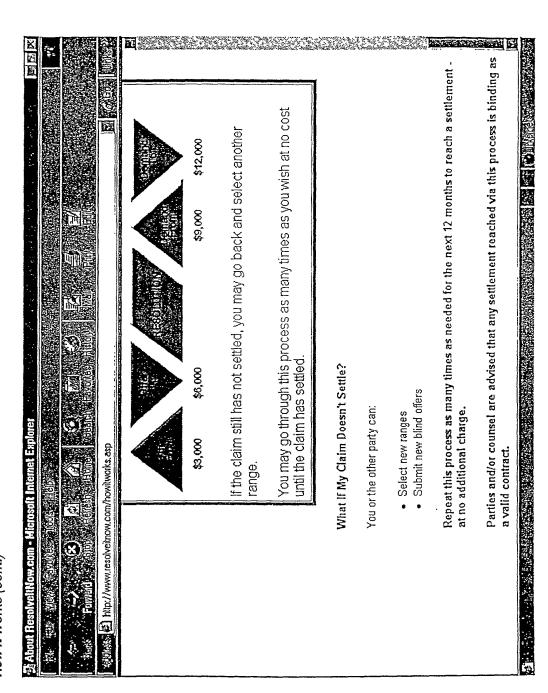
FIG. 10

How it Works (cont.)

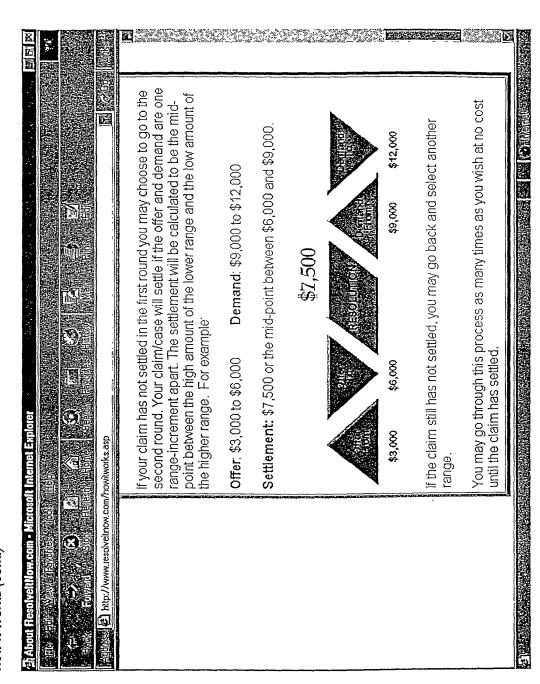


#### FIG.11

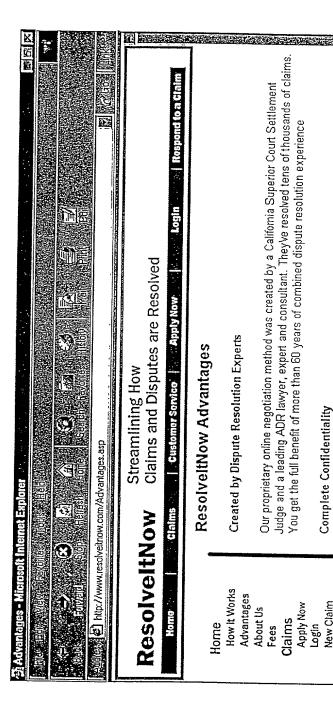
## How it Works (cont.)



How It Works (cont.)



#### Advanatges



# True Objectivity Without Conflicts

Site Secured with:

E-Mail Us

Our blind process is completely automated to enable both parties to present offers without revealing

Respond to Claim Contact Us Customer Service

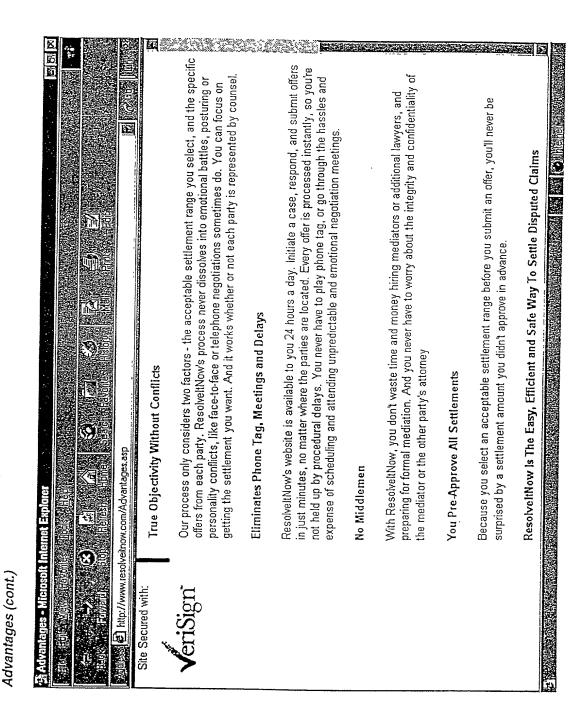
NEVER be revealed to the other side, or to anyone else. And each claim has its own unique ID and

password to prevent unauthorized access

their individual positions or evaluations of the claim. Your offers, strategies and work product will

Our process only considers two factors - the acceptable settlement range you select, and the specific offers from each party. ResolveltNow's process never dissolves into emotional battles, posturing or personality conflicts, like face-to-face or telephone negotiations sometimes do. You can focus on getting the settlement you want. And it works whether or not each party is represented by counsel.

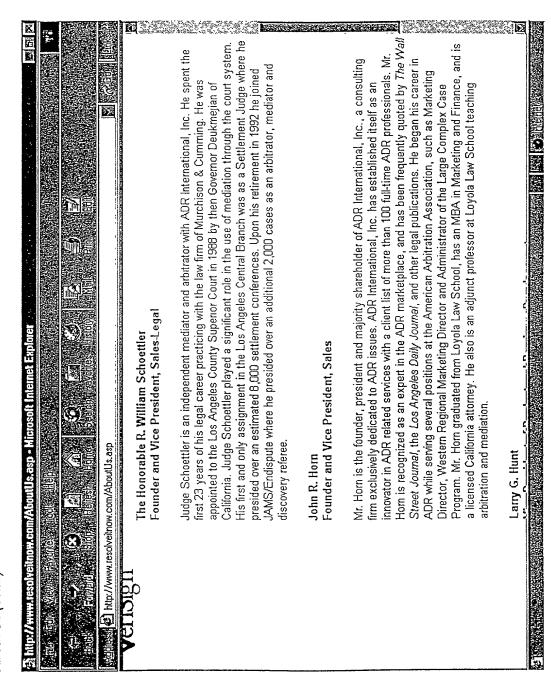
### (+===)



#### About Us

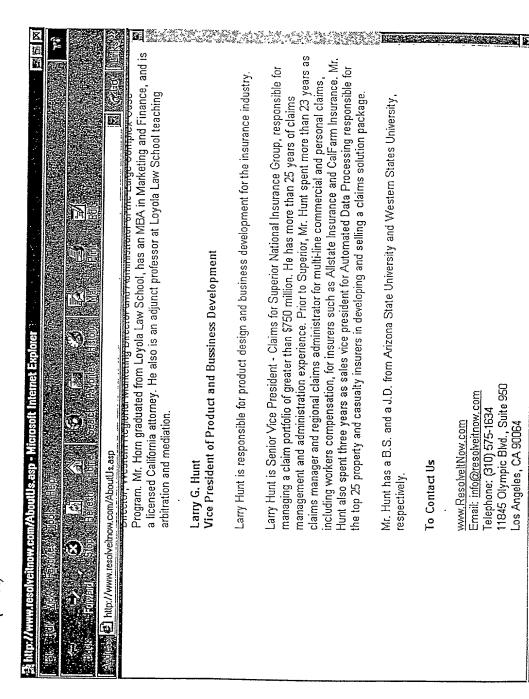
ResolveItNow Claims   Cartamining How Claims	2) http://www.tesolveitnow.com	http://www.resolveitnow.com/AboutUs.asp・Microsoft Internet Explorer
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Home How the Works Home How the Works Howe Claims and Disputes are Resolved Home How the Works How the Works Advantages Claims About Us Respond to Claims Apply Now Estate Capital ("REC"). CREC organization CREC", an affiliate of Secured Capital Corp. was a \$1 Estate Capital ("REC"). CREC organization CREC", an affiliate of Secured Capital Forbulidation and valuation businesses for KPMG's West Coast practice. Ms. Chang was also responsible for staffing and building the mergerate dept and managed the loan portfolio, often selling the loans or into a securitization CREC, an affiliate of Secured Capital and U.S. Realty. Ms. Chang was also responsible for staffing and building the mergerate dept and managed the loans go that fund financed by Capital, a real estate investment bank and ROMG LLP, a public accounting firm. She is licensed as a practicing Certified Public Accountant in California and a member of American Institute of Certified Public Accountant in California and a member of Foundation OLIS Angeles and is the Chair of the Business and Finance Committee for Claremont Foundary or Los Angeles and is the Chair of the Business and Finance Committee for Claremont Foundary or Los Angeles and is the Chair of the Business and Finance Committee for Claremont Foundary or Los Angeles and is the Chair of the Business and Finance Committee for Claremont Foundary or President, Sales-Legal	Addies ( ) http://www.resolveitnc	
<u>E</u> 8	ResolveItNo	Streamlining How Claims and Disputes are Resolved
<u>E</u> 9	-	
<u>E</u> 8	How it Works Advantages About Us	Vanessa C.L. Chang Founder and Chief Executive Officer
	<u>E</u> 8	Ms. Chang, a principal in El & El Investments, provides independent financial consulting and merger and acquisition advisory services. Until recently, she was responsible for building Corporate Real Estate Capital ("CREC"). CREC originated debt and managed the loan portfolio, often selling the loans as either whole loans or into a securitization CREC, an affiliate of Secured Capital Corp was a \$1 billion debt fund financed by Cargill Financial Services, SunAmerica, Secured Capital and U.S. Realty, Ms. Chang was also responsible for starting and building the merger/acquisition, corporate finance and valuation businesses for KPMG's West Coast practice. Ms. Chang has spent 20 years starting, building and developing professional service businesses outside of the core business of two organizations, Secured Capital, a real estate investment bank and KPMG LLP, a public accounting firm. She is licensed as a practicing Certified Public Accountant in California and a member of American Institute of Certified Public Accountants. Ms. Chang is also the Chairman of the Library Foundation of Los Angeles and is the Chair of the Business and Finance Committee for Claremont Graduate University.  The Honorable R. William Schoettler Founder and Vice President, Sales-Legal

### About Us (cont.)



#### FIG. 17

### About Us (cont.)



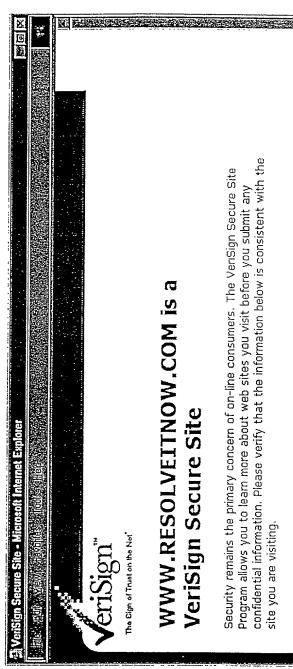
Fees

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ResolveItNow	Streamlining How Claims and Disputes are Resolved
Homo	Claims Service   Customer Service   Service   Service   Service   Service   Respond to a Claim
: :	Fees
Home How It Works	Use ResolvettNow as many times as you want at no cost !
Advantages About Us	You will only be charged \$150 per party if your claim settles regardless of the size of your settlement
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Apply Now Login	
New Claim Respond to Claim	
Contact Us Customer Service	
E-Mail Us	
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## Customer Service

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ing But Wick Byoute Elec Fritzin Stor Spic 包 http://www.resolveit	ResolveitNow	Home	How it Works Advantages	About Us Fees	Apply Now Login New Claim	Respond to Claim Contact Us Customer Service E-Mail Us	Site Secured with:	<b>V</b> eriSign	

#### VeriSign



Name	www.resolveitnow.com
Status	Valid
Validity Period	Validity Period 11-Apr-2000 - 11-Apr-2001
Server ID Information	Country = US State = California State = California Cocality = Sherman Oaks Organization = ResolveltNow Organizational Unit = ResolveltNow Organizational Unit = Terms of use at www.verisign.com/RPA (c)99 Common Name = www.resolveltnow.com

If the information is correct, you may submit sensitive data (e.g., credit card numbers) to this site with the assurance that:

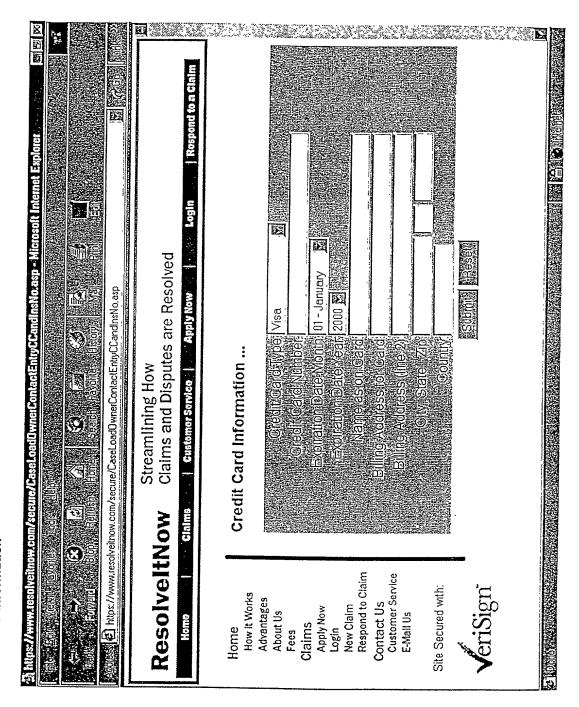
### VeriSign (cont.)

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<ul> <li>This site hat VeriSign hat to use it.</li> <li>This site le</li> <li>All informational disclosure</li> </ul>	<ul> <li>This site has a VeriSign Secure Server ID.</li> <li>VeriSign has verified the organizational name and that RESOLVEITNOW has the proof of right to use it.</li> <li>This site legitimately runs under the auspices of RESOLVEITNOW</li> <li>All information sent to this site, if in an SSL session, is encrypted, protecting against disclosure to third parties.</li> </ul>	RATE OF THE PARTY
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For questions or	5. The status of the Octyon is varia. For questions or comment email <u>secure-site@verision.com</u> .	

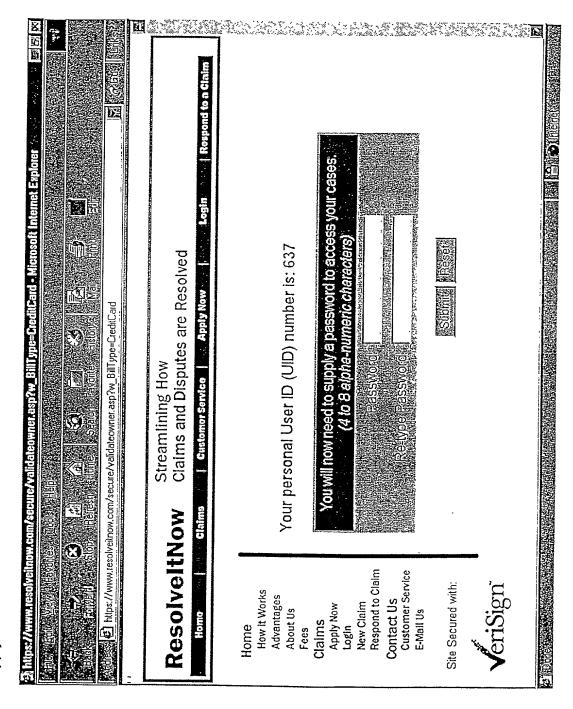
Initiating Party Contact Information

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## Credit Card Information



Supply Password



Company Account Information

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## Newly Registered User

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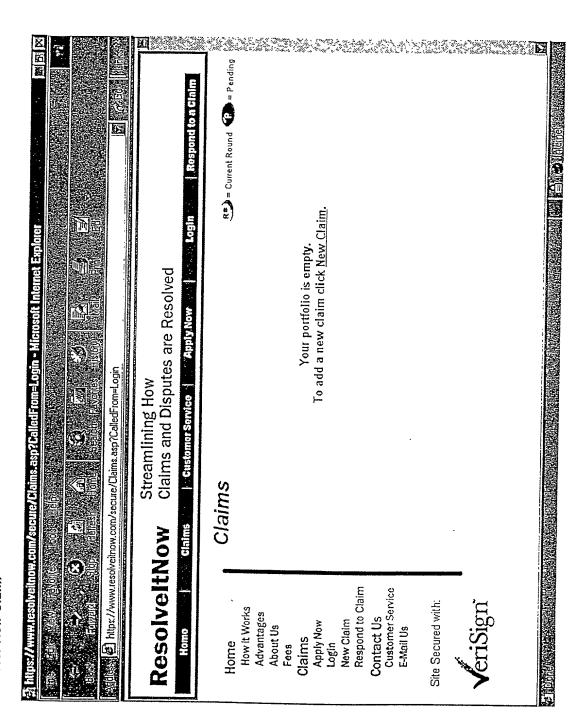
Site Secured with:

Important! Write your User ID (637) and password down and put it in a safe place.

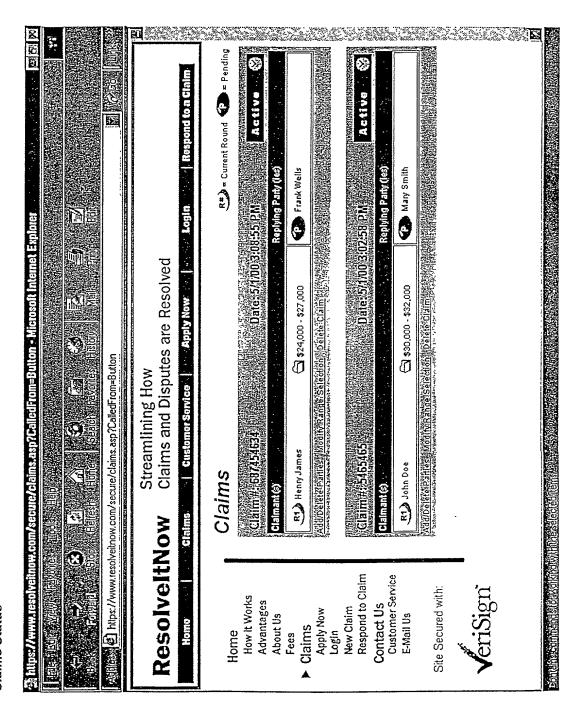
Login

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The Tall View helpfulger from S.  The Formal Science of the State of t	ResolveitNow	Home How it Works Advantages Advantages About Us Fees Claims Apply Now Login New Claim Respond to Claim Contact Us Customer Service E-Mail Us Site Secured with:

## Click for New Claim

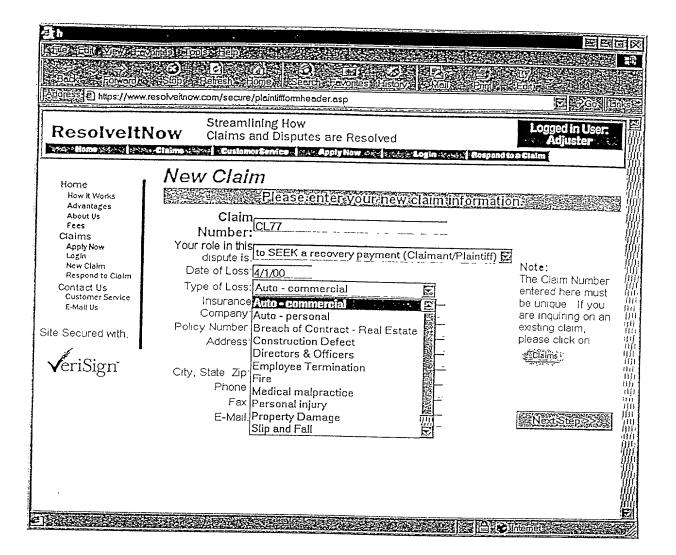


### Claims Status

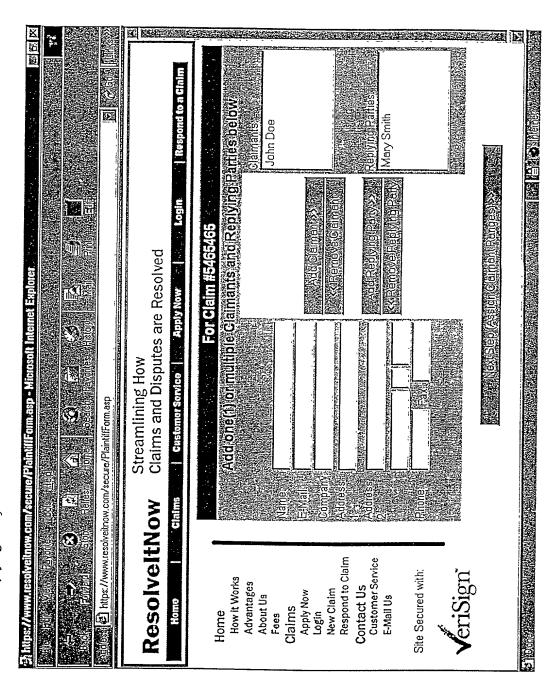


## New Claim Information

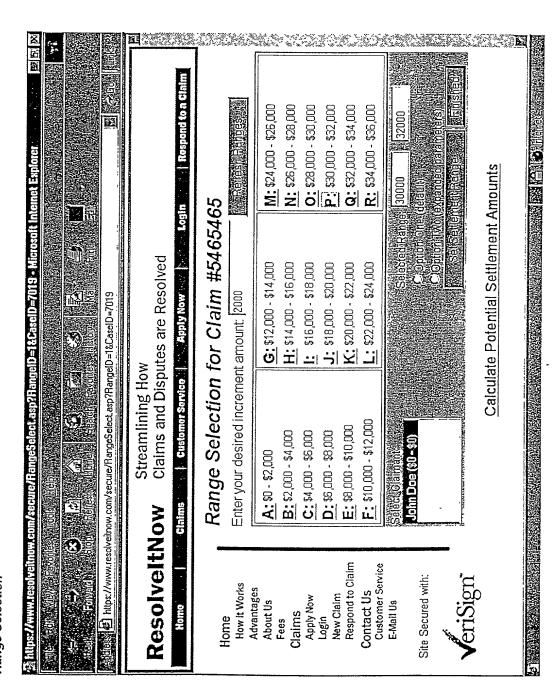
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Advantages About He	Claim Number:
Fees	Your role in this dispute to PAY a recovery (Respondent/Defendant)
Apply Now	Date of Loss:
Login New Claim	Auto - commercial
Respond to Claim	Insurance Company:  be unique. If you
Contact Us	Policy Number:
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Site Secured With:	City, State Zip:
	Phone:
Vertsign	Fax:
	E-Mail:



Claimant & Replying Party Info



Range Selection



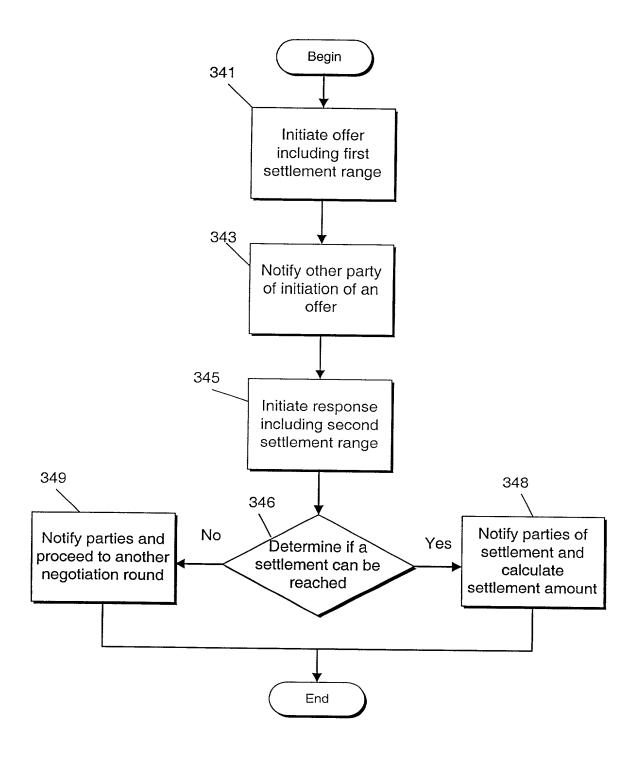
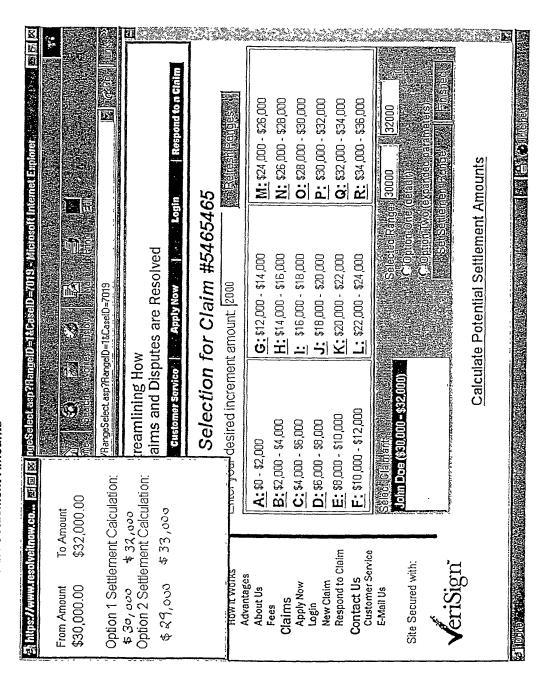


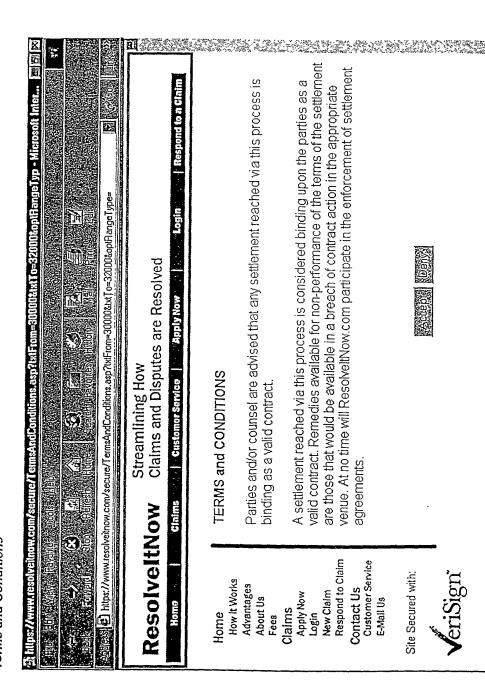
FIG. 34

FIG. 35

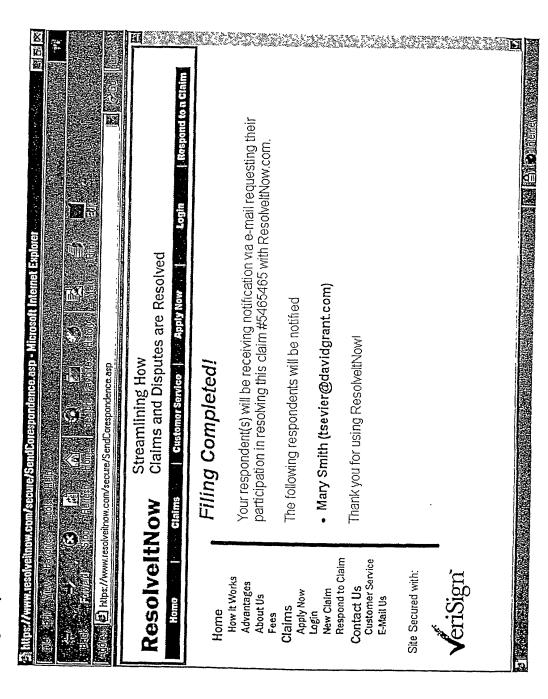
Calculate Potential Settlement Amounts



## Terms and Conditions

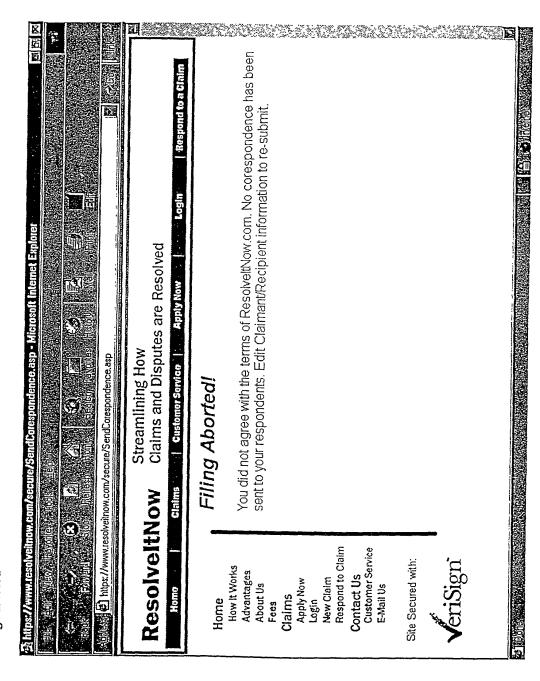


Filing Completed



#### FIG. 38

#### Filing Aborted



#### Claims Status

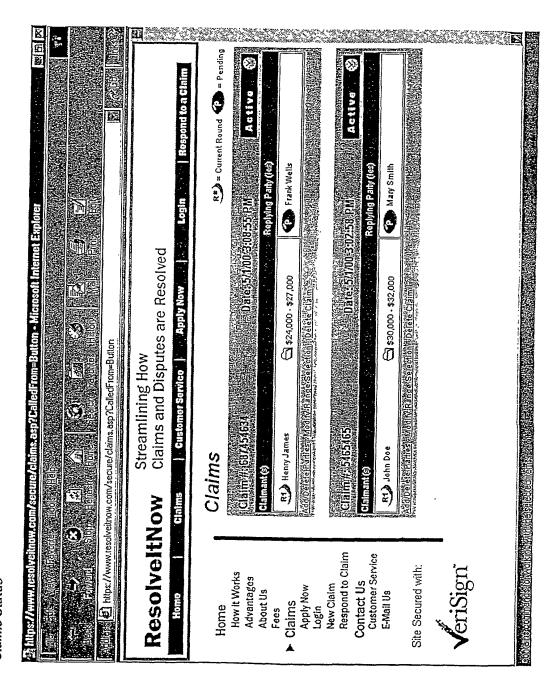
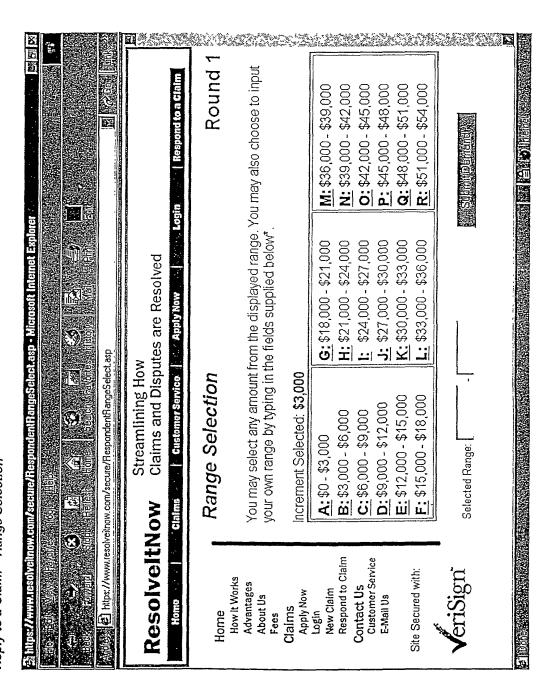
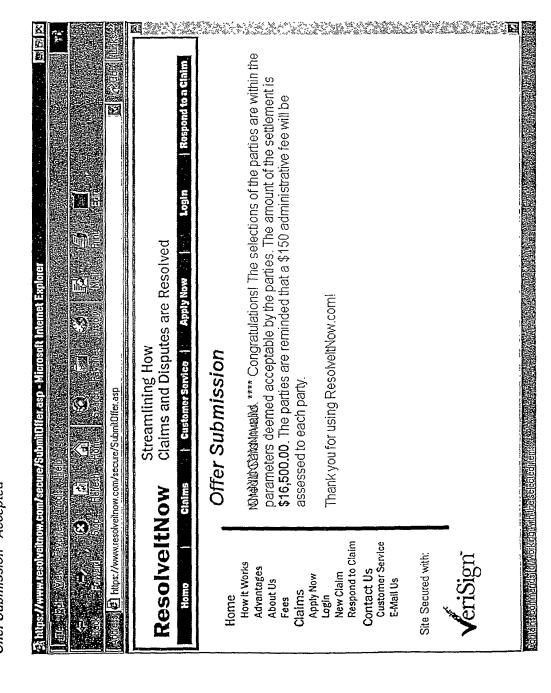


FIG. 40

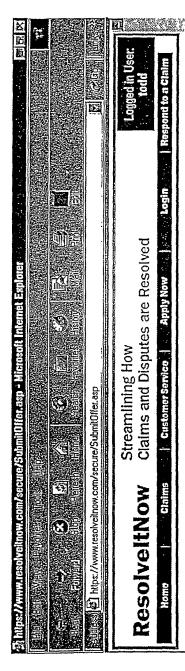
Reply to a Claim - Range Selection



# Offer Submission - Accepted



# Offer Submission – No Match



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Site Secured with:

l VeriSign

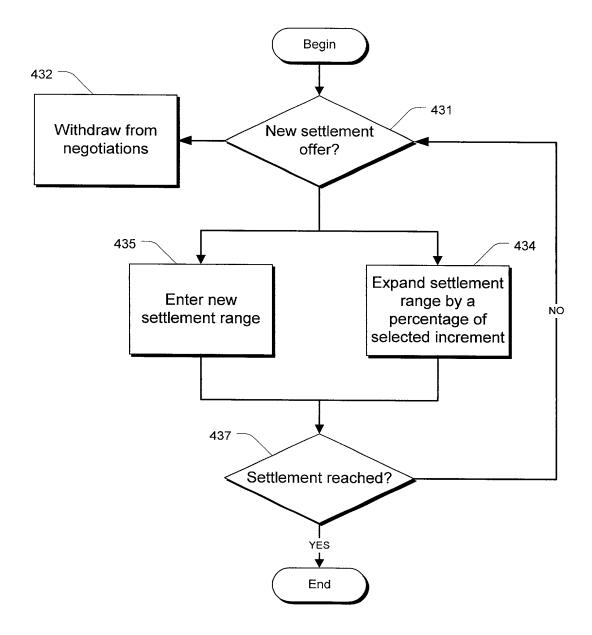
## Offer Submission

Sorry, no match.

Unfortunately the ranges selected by the parties do not fall with the settlement parameters. To encourage further settlement negotiations, the identification number assigned to this particular matter will remain active for 12 months from this date. The parties are free to engage in the ResolveltNow negotiation process an unlimited amount of times within said period

To try again using different amounts, please wait for an E-Mail or letter from ResolveltNow that will inform you that the opposing party has selected an new settlement range for another chance at resolving this claim.

An E-Mail has been sent to the Initiating Party (todd) confirming your attempt to settle this claim.



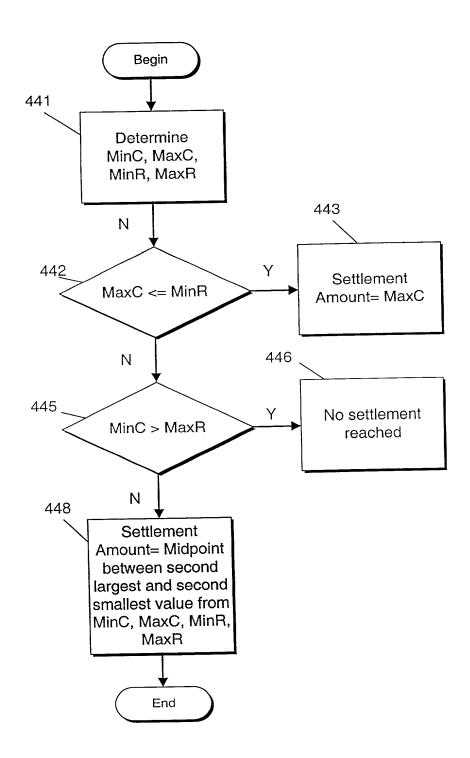


FIG. 44